



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [UNITED COMMUNITY BANKS, INC.](#)

**City/State** [BLAIRSVILLE, GA](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [18,559,176](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED COMMUNITY BANKS, INC.](#)

[125 HIGHWAY 515 EAST](#)

[BLAIRSVILLE, GA 30512](#)

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## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	17,979,471			12,909,197			15,406,287			12,678,361			12,319,473																	
Net income (\$000) .....	73,706			31,884			164,091			185,720			166,111																	
Number of BHCs in peer group .....	133			123			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.95	2.67	70	3.69	2.94	87	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77															
+ Non-interest income .....	0.98	1.13	50	0.83	1.12	37	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26															
- Overhead expense .....	2.10	2.28	44	2.57	2.68	50	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38															
- Provision for credit losses .....	-0.27	-0.12	27	0.65	0.88	37	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29															
+ Securities gains (losses) .....	0	0.01	32	0	0.03	25	0	0.02	50	-0.01	0.01	13	-0.02	0	11															
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	10	0	0	42	0	0	81															
= Pretax net operating income (tax equivalent) .....	2.11	1.78	75	1.29	0.64	82	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69															
Net operating income .....	1.64	1.36	74	0.99	0.48	79	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63															
Net income .....	1.64	1.35	74	0.99	0.48	79	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62															
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.39	3.18	59	4.65	4.09	84	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63															
Interest expense .....	0.23	0.29	45	0.61	0.85	27	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23															
Net interest income (tax equivalent) .....	3.16	2.88	66	4.04	3.24	85	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	-0.01	0.16	8	0.37	0.27	72	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31															
Earnings coverage of net loan and lease losses (X) .....	-273.47	25.70	4	7.61	17.23	41	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.09	1.49	23	0.92	1.32	20	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33															
Allowance for loan and lease losses / Total loans and leases .....	1.07	1.47	24	0.91	1.30	20	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.48	0.70	38	0.41	0.63	27	0.54	0.71	41	0.40	0.57	34	0.30	0.61	15															
30–89 days past due loans and leases / Total loans and leases .....	0.09	0.33	14	0.33	0.52	30	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-10.37	-0.51	21	-3.28	14.37	10	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22															
Net short-term noncore funding dependence .....	-11.94	-6.88	29	-5.13	4.94	17	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38															
Net loans and leases / Total assets .....	63.13	60.99	54	68.33	64.23	52	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.39	9.15	58	10.40	9.43	76	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47															
Holding company equity capital / Total assets .....	10.94	10.72	55	12.54	11.64	62	11.28	11.16	51	12.66	12.43	53	11.59	12.22	48															
Total equity capital (including minority interest) / Total assets .....	10.94	10.85	52	12.54	11.80	60	11.28	11.29	48	12.66	12.57	52	11.59	12.27	47															
Common equity tier 1 capital / Total risk-weighted assets .....	12.34	12.57	53	12.85	11.64	77	12.31	12.38	55	12.97	12.17	75	12.16	12.12	61															
Net loans and leases / Equity capital (X) .....	5.77	5.73	51	5.45	5.59	50	5.65	5.58	53	5.39	5.21	56	5.72	5.29	60															
Cash dividends / Net income .....	24.95	23.13	50	44.85	81.34	33	38.91	42.30	47	29.40	33.12	43	28.07	27.31	43															
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	41.80	16.49	91	4.63	11.31	27	37.76	16.68	92	2.72	9.26	26	5.43	7	53															
Equity capital .....	23.80	9.13	87	8.78	5.70	69	22.73	6.99	89	12.22	10.49	70	11.83	7.89	76															
Net loans and leases .....	31.01	7.22	89	5.74	9.91	38	28.72	9.07	88	5.61	9.10	49	8.19	7.89	65															
Noncore funding .....	8.88	-25.09	86	-41.30	16.35	1	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	2.46	0.52	85	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	11.46	11.33	61	11.88	12.46	66	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67															
Equity investment in subsidiaries / Equity capital .....	97.43	102.85	20	104.18	103.91	53	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62															
Cash from ops + noncash items + op expense / Op expense + dividends .....	304.81	98.58	93	641.28	176.81	95	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	124,382	117,007	489,176	468,965	414,634	6.30	93.56
Income from lease financing receivables.....	887	892	3,620	3,361	2,051	-0.56	
Fully taxable income on loans and leases.....	124,541	117,097	489,725	469,176	415,022	6.36	94.59
Tax-exempt income on loans and leases.....	728	802	3,071	3,150	1,663	-9.23	182.17
Estimated tax benefit on income on loans and leases.....	250	275	1,053	1,080	576	-9.16	40.54
Income on loans and leases (tax equivalent).....	125,519	118,174	493,849	473,406	417,261	6.22	94.79
Investment interest income (tax equivalent).....	16,060	17,743	63,874	74,994	77,918	-9.48	-2.92
Interest on balances due from depository institutions.....	365	1,092	1,711	2,148	1,594	-66.58	244.34
Interest income on other earning assets.....	128	173	614	1,094	1,635	-26.01	-31.55
Total interest income (tax equivalent).....	142,072	137,182	560,048	551,642	498,408	3.56	74.81
Interest on time deposits of \$250K or more .....	647	1,616	5,078	6,338	2,540	-59.96	
Interest on time deposits < \$250K.....	1,233	5,914	15,624	27,721	17,366	-79.15	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	3,341	7,545	21,069	32,799	19,636	-55.72	105.98
Interest on other borrowings and trading liabilities.....	2,636	1,483	8,261	10,905	16,476	77.75	-24.77
Interest on subordinated debt and mandatory convertible securities .....	1,623	1,384	6,204	5,553	5,311	17.27	
Total interest expense.....	9,480	17,942	56,236	83,316	61,329	-47.16	64.33
Net interest income (tax equivalent).....	132,592	119,240	503,812	468,326	437,079	11.20	75.61
Non-interest income.....	44,222	26,906	155,337	108,788	96,656	64.36	141.87
Adjusted operating income (tax equivalent) .....	176,814	146,146	659,149	577,114	533,735	20.98	88.53
Overhead expense.....	94,543	82,974	371,492	321,613	306,756	13.94	62.94
Provision for credit losses.....	-12,281	21,050	75,204	13,102	8,402		
Securities gains (losses) .....	0	0	748	-1,021	-1,914		-100.00
Other tax equivalent adjustments .....	0	0	-1	0	1		
Pretax net operating income (tax equivalent).....	94,843	41,488	212,914	241,358	217,952	128.60	162.41
Applicable income taxes .....	20,150	8,807	45,355	52,992	49,814	128.80	48.40
Tax equivalent adjustments .....	987	797	3,468	2,646	2,027	23.84	265.56
Applicable income taxes (tax equivalent).....	21,137	9,604	48,823	55,638	51,841	120.09	52.64
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	73,706	31,884	164,091	185,720	166,111	131.17	230.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	73,706	31,884	164,091	185,720	166,111	131.17	230.59
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	73,706	31,884	164,091	185,720	166,111	131.17	230.59
Investment securities income (tax equivalent).....	16,060	17,743	63,874	74,994	77,918	-9.48	-2.92
US Treasury and agency securities (excluding mortgage-backed securities) .....	997	849	3,387	3,539	3,260	17.43	-35.18
Mortgage-backed securities .....	10,138	12,261	42,295	50,771	50,677	-17.32	27.52
All other securities .....	4,925	4,633	18,192	20,684	23,981	6.31	-30.19
Cash dividends declared.....	18,390	14,301	63,843	54,601	46,628	28.59	263.30
Common .....	16,671	14,301	60,310	54,601	46,628	16.57	230.71
Preferred.....	1,719	0	3,533	0	0		8085.71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.16	2.96	64	4.25	3.72	83	3.64	3.27	72	4.35	4	74	4.05	3.87	65
Less: Interest expense .....	0.21	0.27	46	0.56	0.78	28	0.37	0.48	37	0.66	0.98	26	0.50	0.79	26
Equals: Net interest income (tax equivalent) .....	2.95	2.67	70	3.69	2.94	87	3.27	2.77	82	3.69	3.01	83	3.55	3.08	77
Plus: Non-interest income .....	0.98	1.13	50	0.83	1.12	37	1.01	1.21	48	0.86	1.32	34	0.78	1.31	26
Equals: adjusted operating income (tax equivalent) .....	3.93	3.87	63	4.53	4.12	75	4.28	4.04	67	4.55	4.41	60	4.33	4.46	44
Less: Overhead expense .....	2.10	2.28	44	2.57	2.68	50	2.41	2.57	50	2.54	2.69	45	2.49	2.71	38
Less: Provision for credit losses .....	-0.27	-0.12	27	0.65	0.88	37	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0	0.03	26	0	0.02	50	-0.01	0.01	13	-0.02	0	11
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	10	0	0	42	0	0	81
Equals: Pretax net operating income (tax equivalent) .....	2.11	1.78	75	1.29	0.64	82	1.38	1.04	75	1.90	1.56	79	1.77	1.57	69
Less: Applicable income taxes (tax equivalent) .....	0.47	0.40	73	0.30	0.16	78	0.32	0.23	75	0.44	0.36	76	0.42	0.33	77
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.64	1.36	74	0.99	0.48	79	1.07	0.81	73	1.46	1.19	80	1.35	1.24	63
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.64	1.35	74	0.99	0.48	79	1.07	0.82	72	1.46	1.19	80	1.35	1.24	62
Memo: Net income (last four quarters) .....	1.23	1.07	69	1.36	0.98	81	1.07	0.82	72	1.46	1.19	79	1.35	1.24	62
Net income—BHC and noncontrolling (minority) interest .....	1.64	1.37	73	0.99	0.49	79	1.07	0.83	72	1.46	1.20	80	1.35	1.25	61
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.26	93.08	52	91.37	91.24	54	92.40	92.32	52	91.43	91.05	55	90.91	91.48	43
Average interest-bearing funds / Average assets .....	56.78	62.97	23	59.17	66.92	18	56.44	64.06	19	60.08	65.57	26	61.35	65.56	31
Interest income (tax equivalent) / Average earning assets .....	3.39	3.18	59	4.65	4.09	84	3.93	3.55	72	4.76	4.41	74	4.45	4.24	63
Interest expense / Average earning assets .....	0.23	0.29	45	0.61	0.85	27	0.40	0.52	37	0.72	1.08	23	0.55	0.86	23
Net interest income (tax equivalent) / Average earning assets .....	3.16	2.88	66	4.04	3.24	85	3.54	3.01	79	4.04	3.33	80	3.90	3.38	78
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.34	4.05	69	5.32	4.74	83	4.68	4.27	74	5.42	5.09	75	5.09	4.95	71
Interest-bearing bank balances .....	0.12	0.10	76	1.49	1.16	77	0.22	0.27	40	1.66	2.04	28	1.53	1.64	35
Federal funds sold and reverse repos .....		0.26			1.34			0.68			2.44			2.17	
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23		0.99			1.11	
Total earning assets .....	3.37	3.15	61	4.62	4.05	85	3.91	3.51	74	4.74	4.36	75	4.43	4.20	66
Investment securities (tax equivalent) .....	1.61	1.84	35	2.80	2.60	72	2.32	2.25	57	2.79	2.76	54	2.73	2.68	56
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.28	1.30	52	2.15	2.31	48	1.65	1.75	52	2.26	2.32	54	1.96	2.05	47
Mortgage-backed securities .....	1.49	1.60	42	2.77	2.49	83	2.27	2.05	68	2.75	2.61	68	2.48	2.50	50
All other securities .....	1.53	2.93	9	3.27	3.62	45	2.31	3.24	15	3.60	4.06	43	3.60	4.20	45
Interest-bearing deposits .....	0.21	0.26	47	0.82	0.90	47	0.49	0.53	50	0.93	1.10	37	0.58	0.81	30
Time deposits of \$250K or more .....	0.89	0.82	59	1.85	1.83	49	1.52	1.42	58	2.03	1.96	53	1.15	1.44	25
Time deposits < \$250K .....	0.35	0.78	6	1.49	1.69	33	1.01	1.36	20	1.60	1.82	33	1.05	1.29	33
Other domestic deposits .....	0.16	0.17	55	0.55	0.71	33	0.32	0.36	48	0.63	0.93	27	0.39	0.67	24
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0	0.18	9	1.04	1.14	51	0.25	0.62	16	2.50	1.86	79	1.94	1.51	67
Other borrowed funds and trading liabilities .....	4.36	1.38	96	2.05	1.90	61	3.27	1.50	93	2.31	2.38	46	2.25	2.28	50
All interest-bearing funds .....	0.37	0.42	49	0.94	1.15	32	0.65	0.74	46	1.09	1.49	27	0.81	1.19	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	44,222	26,906	155,337	108,788	96,656
Fiduciary activities income .....	1,004	0	1,957	0	0
Service charges on deposit accounts - domestic .....	4,589	5,656	19,489	22,971	23,211
Trading revenue.....	1,898	1,424	6,725	0	0
Investment banking fees and commissions.....	1,969	1,639	6,204	6,143	5,182
Insurance activities revenue.....	1,098	416	2,776	1,592	1,334
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	3,389	-3,161	-1,804	2,318	3,361
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	21,784	8,798	72,120	31,387	24,847
Other non-interest income.....	8,491	12,134	47,870	44,377	38,721
Total overhead expenses .....	94,543	82,974	371,492	321,613	306,756
Personnel expense.....	60,192	51,724	223,772	201,111	180,747
Net occupancy expense.....	8,897	7,401	34,109	32,518	33,146
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	985	1,040	4,168	4,939	6,846
Other operating expenses.....	24,469	22,809	109,443	83,045	86,017
Fee income on mutual funds and annuities.....	1,972	1,640	6,220	6,150	5,191
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,397	2,333	2,399	2,308	2,312
Average personnel expense per employee.....	25.11	22.17	93.28	87.14	78.18
Average assets per employee.....	7,500.82	5,533.30	6,421.96	5,493.22	5,328.49

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	4.46	2.10	79	6.10	2.64	80	4	2.02	78	5.65	2.72	79	5.37	3.08
Overhead expenses / Net Interest Income + non-interest income .....	53.77	59.31	26	57.09	63.90	26	56.66	62.28	31	55.98	61.29	30	57.69	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.10	2.28	44	2.57	2.68	50	2.41	2.57	50	2.54	2.69	45	2.49	2.71
Personnel expense.....	1.34	1.28	60	1.60	1.36	77	1.45	1.30	66	1.59	1.41	68	1.47	1.44
Net occupancy expense.....	0.20	0.24	25	0.23	0.27	26	0.22	0.26	27	0.26	0.28	37	0.27	0.28
Other operating expenses.....	0.57	0.73	33	0.74	0.98	34	0.74	0.94	41	0.69	0.97	28	0.75	0.97
Overhead less non-interest income .....	1.12	1.10	47	1.74	1.47	73	1.40	1.25	65	1.68	1.32	73	1.71	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	53.47	58.69	26	56.77	63.38	27	56.36	61.82	31	55.73	60.64	30	57.47	60.37
Personnel expense.....	34.04	33.28	51	35.39	33.17	62	33.95	32.36	56	34.85	32.39	61	33.86	32.51
Net occupancy expense.....	5.03	6.42	29	5.06	6.75	21	5.17	6.58	27	5.63	6.52	32	6.21	6.48
Other operating expenses.....	14.40	18.45	23	16.32	22.88	20	17.24	22.28	31	15.25	21.20	13	17.40	20.90
Total non-interest income .....	25.01	28.42	45	18.41	26.40	33	23.57	28.83	41	18.85	29.23	28	18.11	28.50
Fiduciary activities income .....	0.57	2.15	34	0	2.03	13	0.30	2.09	33	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	2.60	3.21	38	3.87	3.92	45	2.96	3.27	42	3.98	3.88	49	4.35	4.15
Trading revenue.....	1.07	0.97	70	0.97	1.58	65	1.02	1.28	66	0	1.18	22	0	0.85
Investment banking fees and commissions.....	1.11	2.51	44	1.12	2.81	40	0.94	2.46	39	1.06	3.54	37	0.97	3.42
Insurance activities revenue.....	0.62	0.38	77	0.28	0.40	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	1.92	0.99	80	-2.16	-0.41	14	-0.27	0.01	17	0.40	0.28	73	0.63	0.65
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	12.32	3.74	91	6.02	1.88	87	10.94	3.92	86	5.44	1.86	90	4.66	1.61
Other non-interest income.....	4.80	8.65	27	8.30	9.85	48	7.26	9.65	42	7.69	10.04	44	7.25	9.86
Overhead less non-interest income .....	28.46	29.66	39	38.36	36.23	58	32.79	31.93	48	36.88	31.06	61	39.36	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.25	21.04	48	21.23	17.54	67	21.30	18.63	63	21.96	20.56	62	22.86	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	22.29	22.74	46	23.15	22.86	51	22.93	21.18	59	23.05	23.23	49	23.79	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	8,143,443	6,829,140	7,967,464	6,777,509	6,229,308	19.25	74.07	
Commercial and industrial loans .....	3,489,136	2,002,315	3,302,874	1,904,224	1,781,874	74.26	334.78	
Loans to individuals .....	143,282	124,081	144,282	126,828	328,440	15.47	-76.11	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	-100.00	
Agricultural loans .....	5,650	8,054	6,418	7,196	4,343	-29.85	492.86	
Other loans and leases .....	62,012	61,793	55,210	55,280	58,371	0.35	41.46	
Less: Unearned income .....	0	0	0	0	0	0		
Loans and leases, net of unearned income .....	11,843,523	9,025,383	11,476,248	8,871,037	8,402,336	31.22	93.12	
Less: Allowance for loan and lease losses .....	126,866	81,905	137,010	62,089	61,203	54.89	91.32	
Net loans and leases .....	11,716,657	8,943,478	11,339,238	8,808,948	8,341,133	31.01	93.14	
Debt securities that reprice or mature in over 1 year .....	3,231,473	1,881,085	2,706,142	1,955,873	2,581,517	71.79	47.64	
Mutual funds and equity securities .....	1,977	1,338	1,687	1,973	1,076	47.76		
Subtotal .....	14,950,107	10,825,901	14,047,067	10,766,794	10,923,726	38.10	81.10	
Interest-bearing bank balances .....	1,107,488	300,107	1,370,911	286,282	91,883	269.03	3663.25	
Federal funds sold and reverse repos .....	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year .....	1,100,502	659,196	938,941	602,242	321,359	66.95	94.61	
Trading assets .....	44,758	74,826	72,509	0	0	-40.18		
Total earning assets .....	17,202,855	11,860,030	16,429,428	11,655,318	11,336,968	45.05	94.38	
Non-interest-bearing cash and due from depository institutions .....	228,193	222,004	238,922	231,095	235,554	2.79	47.88	
Premises, fixed assets, and leases .....	243,979	230,263	246,561	232,326	203,602	5.96	35.56	
Other real estate owned .....	595	475	647	475	1,305	25.26	-88.48	
Investment in unconsolidated subsidiaries .....	5,376	4,776	5,097	4,679	3,652	12.56	464.71	
Intangible and other assets .....	878,178	770,613	875,500	794,774	795,219	13.96	48.07	
Total assets .....	18,559,176	13,088,161	17,796,155	12,918,667	12,576,300	41.80	89.70	
Quarterly average assets .....	17,979,471	12,909,197	17,643,500	12,920,713	12,558,773	39.28	86.62	
Average loans and leases (YTD) .....	11,571,047	8,888,142	10,558,427	8,740,533	8,203,584	30.19	92.16	
<b>Memoranda</b>								
Loans held-for-sale .....	164,979	89,959	105,433	58,484	18,935	83.39	520.74	
Loans not held-for-sale .....	11,678,544	8,935,424	11,370,815	8,812,553	8,383,401	30.70	91.26	
Real estate loans secured by 1–4 family .....	2,444,560	2,128,264	2,349,445	2,095,627	2,025,462	14.86	47.05	
Commercial real estate loans .....	5,654,049	4,649,511	5,574,583	4,622,142	4,141,036	21.61	90.74	
Construction and land development .....	1,231,752	1,175,307	1,248,747	1,212,662	1,007,118	4.80	75.53	
Multifamily .....	181,164	146,399	168,713	146,257	109,383	23.75	202.74	
Nonfarm nonresidential .....	4,241,133	3,327,805	4,157,123	3,263,223	3,024,535	27.45	92.55	
Real estate loans secured by farmland .....	44,834	51,365	43,436	59,740	62,810	-12.71	-13.00	
Total investment securities .....	4,333,952	2,541,619	3,646,770	2,560,088	2,903,952	70.52	57.36	
U.S. Treasury securities .....	127,570	158,964	128,072	154,618	149,307	-19.75	-10.82	
US agency securities (excluding mortgage-backed securities) .....	184,056	4,849	163,547	5,420	29,095	3695.75	96.98	
Municipal securities .....	536,029	288,764	473,997	271,970	302,492	85.63	295.19	
Mortgage-backed securities .....	2,718,219	1,802,868	2,244,979	1,830,591	2,057,504	50.77	67.43	
Asset-backed securities .....	680,492	94,051	562,721	92,425	165,314	623.54	51.17	
Other debt securities .....	85,609	190,785	71,767	203,091	199,164	-55.13	-72.25	
Mutual funds and equity securities .....	1,977	1,338	1,687	1,973	1,076	47.76		
Available-for-sale securities .....	3,744,279	2,249,877	3,224,722	2,274,581	2,628,469	66.42	55.85	
U.S. Treasury securities .....	127,570	158,964	128,072	154,618	149,307	-19.75	-10.82	
US agency securities (excluding mortgage-backed securities) .....	173,521	4,849	152,972	5,420	29,095	3478.49	85.71	
Municipal securities .....	296,116	227,681	276,274	226,490	233,941	30.06	299.40	
Mortgage-backed securities .....	2,395,971	1,573,547	2,032,916	1,592,537	1,851,648	52.27	79.70	
Asset-backed securities .....	680,492	94,051	562,721	92,425	165,314	623.54	51.17	
Other debt securities .....	70,609	190,785	71,767	203,091	199,164	-62.99	-77.11	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-868	11,191	16,831	4,369	-5,603			
Available-for-sale securities appreciation (depreciation) .....	22,374	47,660	72,611	33,974	-31,795	-53.05	121.61	
Structured notes, fair value .....	9,915	12,276	10,545	12,623	14,430	-19.23		
Pledged securities .....	1,227,156	559,490	1,113,756	917,849	925,232	119.33	-15.89	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	1,521,936	720,213	1,569,555	645,082	337,655	111.32	319.72
NOW, ATS and transaction accounts .....	575,520	464,228	846,130	416,631	250,382	23.97	218.46
Time deposits less brokered deposits < \$250K .....	1,178,184	1,403,601	1,189,067	1,435,077	1,212,525	-16.06	
MMDA and other savings accounts .....	12,245,659	7,929,367	11,033,721	7,893,647	7,806,948	54.43	104.34
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	15,521,299	10,517,409	14,638,473	10,390,437	9,607,510	47.58	114.45
Time deposits of \$250K or more .....	273,700	351,140	305,384	349,478	246,391	-22.05	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	49,888	0	0	479	160,000	-90.22	
Other borrowings w/remaining maturity over 1 year .....	133,616	84,555	183,441	106,078	139,368	58.02	-15.61
Brokered deposits < \$250K .....	200,201	168,116	290,098	160,701	683,715	19.09	
Noncore funding .....	657,405	603,811	778,923	616,736	1,229,474	8.88	-52.81
Trading liabilities .....	28,848	20,350	24,631	0	0	41.76	
Subordinated notes and debentures + trust preferred securities .....	128,087	128,294	143,515	128,147	127,821	-0.16	2179.13
Other liabilities .....	192,452	177,685	203,084	147,655	153,942	8.31	69.39
Total liabilities .....	16,528,091	11,447,549	15,788,626	11,282,975	11,118,747	44.38	88.90
 <b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	96,422	0	96,422	0	0		
Common stock .....	86,777	78,284	86,675	79,014	89,978	10.85	10.91
Common surplus .....	1,651,068	1,489,254	1,649,853	1,508,132	1,499,583	10.87	28.30
Retained earnings .....	192,185	54,206	136,869	40,152	-90,419	254.55	
Accumulated other comprehensive income .....	4,633	18,868	37,710	8,394	-41,589	-75.45	
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	2,031,085	1,640,612	2,007,529	1,635,692	1,457,553	23.80	96.48
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,031,085	1,640,612	2,007,529	1,635,692	1,457,553	23.80	96.48
 Total liabilities and capital .....	18,559,176	13,088,161	17,796,155	12,918,667	12,576,300	41.80	89.70
 <b>Memoranda</b>							
Non-interest-bearing deposits .....	6,060,210	3,626,452	5,391,722	3,481,151	3,212,977	67.11	155.46
Interest-bearing deposits .....	9,934,990	7,410,213	9,842,233	7,419,465	7,324,639	34.07	77.73
Total deposits .....	15,995,200	11,036,665	15,233,955	10,900,616	10,537,616	44.93	100.89
Long-term debt that reprices within 1 year .....	64,888	49,765	64,857	49,736	0	30.39	
 <b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,007,529	1,635,692	1,635,692	1,457,553	1,303,334		
Accounting restatements .....	0	-3,529	-3,529	-549	0		
Net income .....	73,706	31,884	164,091	185,720	166,111		
Net sale of new perpetual preferred stock .....	0	0	96,422	0	0		
Net sale of new common stock .....	1,316	-19,609	-14,209	-2,416	821		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	163,589	0	45,746		
Less: Dividends declared .....	18,390	14,301	63,843	54,601	46,628		
Change in other comprehensive income .....	-33,076	10,475	29,316	49,985	-16,348		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	4,517		
Holding company equity capital, ending balance .....	2,031,085	1,640,612	2,007,529	1,635,692	1,457,553		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	43.88	36.10	65	52.18	38.37	70	44.77	36.22	68	52.46	37.78	71	49.53	37.19	68
Commercial and industrial loans .....	18.80	13.88	76	15.30	12.73	64	18.56	13.52	75	14.74	12.02	65	14.17	12.85	58
Loans to individuals .....	0.77	3.42	35	0.95	3.84	35	0.81	3.40	36	0.98	4.20	33	2.61	4.31	54
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.03	0.19	45	0.06	0.20	58	0.04	0.19	50	0.06	0.24	52	0.03	0.30	47
Other loans and leases.....	0.33	4.29	8	0.47	4.96	8	0.31	4.63	6	0.43	5.01	6	0.46	5	5
Net loans and leases.....	63.13	60.99	54	68.33	64.23	52	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Debt securities over 1 year.....	17.41	16.70	58	14.37	14.63	52	15.21	15.55	51	15.14	14.60	55	20.53	14.63	78
Mutual funds and equity securities .....	0.01	0.06	43	0.01	0.05	46	0.01	0.05	41	0.02	0.06	46	0.01	0.06	41
Subtotal .....	80.55	78.43	51	82.72	80.12	45	78.93	78.16	38	83.34	79.65	45	86.86	79.97	73
Interest-bearing bank balances .....	5.97	9.08	32	2.29	4.14	38	7.70	7.51	54	2.22	3.06	53	0.73	3.04	22
Federal funds sold and reverse repos .....	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	5.93	1.59	92	5.04	1.72	88	5.28	1.68	91	4.66	1.91	85	2.56	1.96	73
Trading assets .....	0.24	0.56	55	0.57	1.27	53	0.41	1.01	52	0	1.19	15	0	1.33	15
Total earning assets.....	92.69	91.48	65	90.62	89.78	61	92.32	91.05	63	90.22	89.53	57	90.15	89.74	55
Non-interest cash and due from depository institutions.....	1.23	1	70	1.70	1.12	87	1.34	1.07	74	1.79	1.14	90	1.87	1.21	86
Other real estate owned.....	0	0.02	29	0	0.03	22	0	0.02	27	0	0.03	23	0.01	0.04	28
All other assets.....	6.08	7.44	32	7.69	9.05	35	6.34	7.82	33	7.99	9.27	34	7.98	8.98	37
<b>Memoranda</b>															
Short-term investments .....	11.90	11.92	58	7.33	7.73	61	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42
U.S. Treasury securities.....	0.69	0.98	67	1.21	0.86	70	0.72	0.84	71	1.20	1.03	69	1.19	1.04	63
US agency securities (excluding mortgage-backed securities) .....	0.99	0.73	71	0.04	0.51	34	0.92	0.63	72	0.04	0.54	32	0.23	0.69	52
Municipal securities .....	2.89	1.77	72	2.21	1.44	68	2.66	1.69	69	2.11	1.34	71	2.41	1.62	67
Mortgage-backed securities .....	14.65	12.38	62	13.77	11.43	66	12.61	11.75	53	14.17	11.44	68	16.36	11.13	79
Asset-backed securities .....	3.67	0.35	94	0.72	0.27	80	3.16	0.32	94	0.72	0.28	80	1.31	0.33	84
Other debt securities .....	0.46	0.46	61	1.46	0.39	84	0.40	0.42	62	1.57	0.39	88	1.58	0.41	88
Loans held-for-sale.....	0.89	0.46	78	0.69	0.40	73	0.59	0.52	65	0.45	0.39	67	0.15	0.30	48
Loans held for investment .....	62.93	61.15	52	68.27	64.43	52	63.89	61.72	47	68.22	63.50	51	66.66	63.93	43
Real estate loans secured by 1–4 family .....	13.17	11.69	58	16.26	13.18	64	13.20	11.91	55	16.22	13.29	63	16.11	13.46	63
Revolving .....	3.71	1.51	93	5.19	2.02	91	3.99	1.66	92	5.20	2.07	92	5.60	2.27	91
Closed-end, secured by first liens .....	9.37	9.76	52	10.89	10.62	52	9.09	9.81	48	10.84	10.69	51	10.33	10.57	49
Closed-end, secured by junior liens .....	0.10	0.21	39	0.18	0.28	46	0.12	0.22	41	0.19	0.28	48	0.18	0.31	43
Commercial real estate loans .....	30.46	22.27	69	35.52	23.11	79	31.32	22.22	69	35.78	22.23	80	32.93	21.58	73
Construction and land development .....	6.64	3.32	86	8.98	3.46	93	7.02	3.40	85	9.39	3.44	93	8.01	3.51	89
Multifamily.....	0.98	3.21	23	1.12	3.23	25	0.95	3.12	23	1.13	3.01	28	0.87	2.72	29
Nonfarm nonresidential .....	22.85	14.77	79	25.43	15.32	81	23.36	14.72	79	25.26	14.69	80	24.05	14.44	78
Real estate loans secured by farmland.....	0.24	0.33	64	0.39	0.35	69	0.24	0.33	65	0.46	0.36	71	0.50	0.41	69

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	68.76	57.91	67	75.67	57.83	76	69.43	57.15	70	76.40	57.46	76	74.14	56.49	74
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	20.64	19.43	55	23.58	20.44	61	20.47	19.43	51	23.62	20.75	59	24.11	21.10	59
Real estate loans secured by 1–4 family.....	5.81	2.45	91	7.53	3.09	92	6.19	2.64	92	7.57	3.15	92	8.38	3.50	93
Revolving .....	14.83	16.76	43	16.05	17.13	45	14.28	16.59	40	16.05	17.39	42	15.73	17.39	41
Closed-end.....	47.74	35.36	73	51.52	34.31	83	48.57	34.63	77	52.10	33.52	86	49.28	32.14	82
Construction and land development.....	10.40	5.29	85	13.02	5.12	93	10.88	5.26	87	13.67	5.09	94	11.99	5.20	90
1–4 family.....	2.94	1.05	88	3.53	0.98	93	3.12	0.93	90	3.78	0.94	95	3.31	1.02	89
Other.....	7.46	4.21	83	9.49	4	93	7.76	4.19	85	9.89	4.02	93	8.68	4.05	89
Multifamily.....	1.53	5.08	17	1.62	4.90	23	1.47	4.96	17	1.65	4.69	23	1.30	4.10	25
Nonfarm nonresidential .....	35.81	23.47	82	36.87	22.69	83	36.22	22.93	82	36.79	22.15	84	36	21.40	84
Owner-occupied.....	16.92	7.93	91	17.52	7.70	91	16.97	7.68	92	17.97	7.72	92	18.03	8.03	91
Other.....	18.89	15.25	61	19.35	14.76	66	19.25	14.95	63	18.82	14.34	68	17.96	13.38	64
Real estate loans secured by farmland.....	0.38	0.56	64	0.57	0.53	69	0.38	0.54	64	0.67	0.55	71	0.75	0.63	72
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	29.46	23.16	71	22.19	20.31	62	28.78	22.17	75	21.47	19.53	61	21.21	20.32	61
Loans to individuals .....	1.21	6.02	34	1.37	6.48	31	1.26	6.13	34	1.43	7.13	31	3.91	7.36	51
Credit card loans .....	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.05	0.33	42	0.09	0.31	56	0.06	0.32	46	0.08	0.37	52	0.05	0.46	47
Other loans and leases.....	0.52	8.05	8	0.68	9.38	8	0.48	9.09	6	0.62	9.85	5	0.69	9.66	5
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	462.62	382.51	65	494.09	401.07	64	463.67	381.27	60	497.80	391.26	66	504.88	379.80	66
Real estate loans secured by 1–4 family.....	138.87	124.29	60	153.98	138.65	58	136.73	125.03	54	153.92	138.18	56	164.16	137.84	60
Revolving .....	39.11	16.14	90	49.18	21.22	89	41.33	17.42	91	49.32	21.26	90	57.04	23.33	91
Closed-end.....	99.76	106.79	51	104.80	115.78	45	95.40	106.14	46	104.60	115.20	46	107.12	112.79	50
Commercial real estate loans .....	321.20	237.40	72	336.39	240.54	70	324.42	234.65	72	339.49	229.44	74	335.63	219.72	75
Construction and land development.....	69.97	35.26	83	85.03	35.93	89	72.67	35.62	84	89.07	34.95	91	81.63	35.36	89
1–4 family.....	19.77	6.84	89	23.05	6.92	89	20.83	6.34	89	24.62	6.61	92	22.51	7.04	89
Other.....	50.20	28.01	82	61.99	27.85	88	51.84	28.16	80	64.45	27.32	89	59.12	27.26	88
Multifamily.....	10.29	34.02	21	10.59	33.54	24	9.82	32.74	21	10.74	31.04	27	8.87	27.85	29
Nonfarm nonresidential .....	240.93	157.71	81	240.77	159.79	74	241.93	155.06	80	239.68	152.10	78	245.14	147.22	79
Owner-occupied.....	113.83	52.99	90	114.39	54.16	88	113.34	52.37	90	117.08	53.07	90	122.81	54.89	91
Other.....	127.11	102.29	60	126.38	103.49	60	128.59	100.54	61	122.60	97.41	63	122.33	91.80	63
Real estate loans secured by farmland.....	2.55	3.50	64	3.72	3.48	69	2.53	3.44	65	4.39	3.60	69	5.09	4.02	72
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	198.21	145.22	73	144.87	132.09	57	192.21	139.91	73	139.86	122.02	62	144.42	128.82	58
Loans to individuals .....	8.14	35.91	36	8.98	40.80	33	8.40	37.47	35	9.32	43.51	31	26.62	42.67	53
Credit card loans .....	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.32	1.94	45	0.58	1.90	54	0.37	1.88	50	0.53	2.18	51	0.35	2.72	48
Other loans and leases.....	3.52	47.52	8	4.47	54.71	5	3.21	49.54	6	4.06	52.44	5	4.73	51.79	5
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	31.58	27.81	57	34.25	27.16	63	32.59	27.32	59	34.40	26.45	65	31.54	24.79	61
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	212.48	185.94	57	223.65	188.67	55	217.63	183.76	57	224.15	178.57	61	214.78	167.93	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	326.31	243.39	72	338.04	248.20	70	330.97	240.85	74	341.23	236.10	74	337.58	225.98	75

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	11.90	11.92	58	7.33	7.73	61	12.98	11.17	69	6.88	7.63	61	3.29	7.80	42
Liquid assets .....	22.81	27.16	37	17.30	22.73	37	22.39	26.22	41	16.92	22.44	42	17.40	22.72	42
Investment securities .....	23.35	18.78	68	19.42	16.91	64	20.49	17.85	62	19.82	16.99	64	23.09	17.27	78
Net loans and leases .....	63.13	60.99	54	68.33	64.23	52	63.72	61.58	46	68.19	63.77	51	66.32	63.98	44
Net loans, leases and standby letters of credit .....	63.29	61.79	52	68.52	65.22	49	63.90	62.48	44	68.36	64.84	50	66.53	65.07	37
Core deposits .....	83.63	73.69	89	80.36	64.18	91	82.26	70.67	89	80.43	63.09	92	76.39	62.13	85
Noncore funding .....	3.54	11.95	15	4.61	19.78	8	4.38	14.13	14	4.77	19.36	8	9.78	21.34	15
Time deposits of \$250K or more .....	1.47	1.96	47	2.68	2.95	53	1.72	2.11	47	2.71	2.94	54	1.96	2.89	33
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.27	1.11	49	0	3.69	4	0	1.24	7	0	3.01	7	1.27	3.67	31
Earning assets that reprice within 1 year .....	41.33	38.67	56	42.60	39.59	57	44.10	39.38	59	41.96	39.29	57	36.38	40.29	36
Interest-bearing liabilities that reprice within 1 year .....	7.34	7.73	63	13.03	10.23	75	7.95	8.20	62	13.12	10.19	77	13.64	10.01	75
Long-term debt that reprices within 1 year .....	0.35	0.28	76	0.38	0.79	62	0.36	0.47	68	0.38	0.96	60	0	1.34	25
Net assets that reprice within 1 year .....	33.63	29.49	55	29.18	27.26	52	35.79	29.11	60	28.45	26.63	55	22.74	27.38	36
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-10.37	-0.51	21	-3.28	14.37	10	-10.90	3.20	12	-2.52	14.45	9	7.47	16.62	22
Net short-term noncore funding dependence .....	-11.94	-6.88	29	-5.13	4.94	17	-13.23	-4.76	19	-4.55	3.38	19	4.72	4.66	38
Short-term investment / Short-term noncore funding .....	522.19	246.74	85	237.44	77.70	89	511.79	184.19	91	222.68	77.77	88	44.50	66.46	52
Liquid assets - short-term noncore funding / Nonliquid assets .....	26.59	30.67	47	17.19	16.50	58	25.58	28.18	54	16.65	16.97	56	12.13	16.04	51
Net loans and leases / Total deposits .....	73.25	76.22	40	81.03	88.34	28	74.43	79.43	32	80.81	90.31	27	79.16	90.08	22
Net loans and leases / Core deposits .....	75.49	83.77	35	85.03	101.46	23	77.46	88.34	29	84.78	103.93	20	86.82	105	19
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.05	0.62	20	0.86	1.57	48	1.05	1.57	50	0.34	0.72	42	-0.48	-0.82	45
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.35	1.31	55	3.65	3.85	50	4.53	4.31	61	2.61	1.36	79	-2.71	-1.98	32
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.03	0	77	0.04	-0.04	90	0.03	0.02	73	0.03	0	90	0.01	-0.05	95
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	13.56	12.84	60	11.43	12.92	57	11.53	11.38	60	11.08	12.67	56	9.45	16.19	45
Available-for-sale securities .....	86.39	85.49	39	88.52	85.17	46	88.43	87.23	39	88.85	85.40	44	90.51	81.88	59
U.S. Treasury securities .....	2.94	5.10	64	6.25	5.04	70	3.51	4.72	69	6.04	6.15	68	5.14	6.99	59
US agency securities (excluding mortgage-backed securities) .....	4.25	4.35	67	0.19	3.36	31	4.48	4.01	71	0.21	3.49	31	1	4.02	44
Municipal securities .....	12.37	9.71	69	11.36	8.69	68	13	9.83	68	10.62	7.75	68	10.42	9.16	60
Mortgage-backed securities .....	62.72	66.67	43	70.93	68.40	52	61.56	66.64	41	71.50	67.43	50	70.85	65.45	54
Asset-backed securities .....	15.70	1.97	93	3.70	1.67	78	15.43	1.91	93	3.61	1.66	77	5.69	2.05	82
Other debt securities .....	1.98	3.05	56	7.51	2.67	82	1.97	3.01	53	7.93	2.94	84	6.86	2.79	81
Mutual funds and equity securities .....	0.05	0.36	40	0.05	0.35	40	0.05	0.35	38	0.08	0.40	41	0.04	0.42	38
Debt securities 1 year or less .....	25.39	9.29	86	25.94	10.98	86	25.75	10.55	85	23.52	11.86	83	11.07	11.91	61
Debt securities 1 to 5 years .....	12.61	16.09	47	12.54	17.72	52	10.87	17.03	43	12.62	17.94	51	60.23	19.18	92
Debt securities over 5 years .....	61.95	72.48	25	61.47	67.50	34	63.33	69.86	35	63.78	66.02	39	28.66	64.73	16
Pledged securities .....	28.31	33.48	42	22.01	36.65	33	30.54	35.67	43	35.85	30.57	58	31.86	33.30	51
Structured notes, fair value .....	0.23	0.05	90	0.48	0.04	93	0.29	0.02	92	0.49	0.03	92	0.50	0.04	91
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	130.17	156.41	53	153.97	53.90	84	159.97	183.32	59	115.01	26.69	86	-17.08	6.77	17
Investment securities .....	70.52	31.91	84	-6.59	9.51	13	42.45	23.62	79	-11.84	11.75	5	-1.12	9.42	28
Core deposits .....	47.58	29.18	87	8.41	12	47	40.88	26.88	87	8.15	11.23	50	4.46	7.29	50
Noncore funding .....	8.88	-25.09	86	-41.30	16.35	1	26.30	-12.18	90	-49.84	6.59	0	-2.60	10.67	27

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,062,465	2,131,997	2,137,851
Commit: Secured commercial real estate loans .....	1,358,475	895,062	1,229,147	920,854	965,946
Commit: Unsecured real estate loans .....	47,248	9,615	26,587	10,929	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	28,887	24,705	31,748	22,533	25,447
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	22,486	20,036	18,845	16,423	17,366
Credit derivatives - notional amount (holding company as beneficiary) .....	40,106	0	29,998	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	62,592	20,036	48,843	16,423	17,366
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	421,546	260,062	320,997	110,585	45,162
Written options contracts (interest rate) .....	298,046	338,550	323,060	185,862	128,867
Purchased options contracts (interest rate) .....	175,348	111,989	173,965	112,424	91,051
Interest rate swaps .....	3,040,188	2,243,413	3,018,379	2,043,979	1,955,936
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					17.21	22.01	40	16.50	23.52	28	17	24.05	31		
Standby letters of credit .....	0.16	0.67	13	0.19	0.78	17	0.18	0.71	15	0.17	0.84	18	0.20	0.92	14
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.12	0.28	61	0.15	0.41	63	0.11	0.35	59	0.13	0.42	63	0.14	0.52	65
Credit derivatives - notional amount (holding company as beneficiary) .....	0.22	0.18	71	0	0.33	28	0.17	0.30	68	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.34	0.16	82	0.15	0.38	79	0.27	0.30	79	0.13	0.45	76	0.14	0.69	78
Derivative contracts .....	21.20	42.67	55	22.57	54.47	53	21.56	48.62	51	18.99	68.47	46	17.66	65.81	51
Interest rate contracts .....	21.20	30.32	58	22.57	40.32	54	21.56	34.36	53	18.99	47.31	48	17.66	43.84	52
Interest rate futures and forward contracts .....	2.27	4.59	73	1.99	11.14	65	1.80	6.21	65	0.86	10.67	60	0.36	11.40	52
Written options contracts (interest rate) .....	1.61	2	64	2.59	2.54	72	1.82	2.18	65	1.44	2.47	69	1.02	2.16	65
Purchased options contracts (interest rate) .....	0.94	1.45	73	0.86	1.56	67	0.98	1.46	72	0.87	2.65	65	0.72	2.32	64
Interest rate swaps .....	16.38	20.33	57	17.14	23.70	50	16.96	20.83	55	15.82	28.86	53	15.55	26.74	57
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					29	42.82	39	24.39	45.53	26	26.06	44.93	30		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	3,935,128	2,954,014	3,836,401	2,452,850	2,221,016
Interest rate contracts .....	3,935,128	2,954,014	3,836,401	2,452,850	2,221,016
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	421,546	260,062	320,997	110,585	45,162
Written options .....	298,046	338,550	323,060	185,862	128,867
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	298,046	338,550	323,060	185,862	128,867
Purchased options .....	175,348	111,989	173,965	112,424	91,051
Exchange-traded .....	0	0	0	0	0
Over-the-counter .....	175,348	111,989	173,965	112,424	91,051
Swaps .....	3,040,188	2,243,413	3,018,379	2,043,979	1,955,936
Held for trading .....	2,733,443	2,000,116	2,692,810	0	0
Interest rate contracts .....	2,733,443	2,000,116	2,692,810	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	1,201,685	953,898	1,143,591	2,452,850	2,221,016
Interest rate contracts .....	1,201,685	953,898	1,143,591	2,452,850	2,221,016
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	3,725,661	2,655,536	3,589,028	2,299,689	2,115,720
One year or less .....	546,692	352,447	444,319	200,557	127,672
Over 1 year to 5 years .....	964,667	787,491	994,141	735,907	585,027
Over 5 years .....	2,214,302	1,515,598	2,150,568	1,363,225	1,403,021
Gross negative fair value (absolute value) .....	33,433	27,320	28,990	15,504	26,425
Gross positive fair value .....	63,896	82,668	86,638	35,008	24,705
Held for trading .....	44,758	74,826	72,509	0	0
Non-traded .....	19,138	7,842	14,129	35,008	24,705
Current credit exposure on risk-based capital derivative contracts .....	55,018	74,888	75,800	32,372	22,514
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due .....	123	750	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	10.71	12.82	59	8.80	13.53	51	8.37	14.05	53	4.51	13.49	41	2.03	12.78	32
Written options .....	7.57	8.11	60	11.46	7.86	76	8.42	8.18	61	7.58	5.91	69	5.80	6.60	61
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	7.57	7.80	63	11.46	7.35	78	8.42	7.73	64	7.58	5.10	73	5.80	5.49	64
Purchased options .....	4.46	3.58	68	3.79	3.47	65	4.53	3.42	71	4.58	4.42	66	4.10	4.19	61
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	4.46	3.15	69	3.79	2.77	69	4.53	2.86	74	4.58	3.35	70	4.10	3.20	66
Swaps .....	77.26	69.64	47	75.94	69.06	45	78.68	68.76	53	83.33	69.75	51	88.06	70.34	59
Held for trading .....	69.46	42.14	56	67.71	45.49	56	70.19	43.53	56	0	44.16	18	0	46.31	18
Interest rate contracts .....	69.46	36.29	67	67.71	38.85	66	70.19	36.62	71	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	30.54	57.86	43	32.29	54.51	43	29.81	56.47	43	100	55.84	81	100	53.69	81
Interest rate contracts .....	30.54	54.11	43	32.29	52.13	44	29.81	53.82	43	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	94.68	90.92	42	89.90	91.11	33	93.55	91.48	39	93.76	93.86	35	95.26	94.47	41
One year or less .....	13.89	26.80	45	11.93	31.34	35	11.58	32.05	37	8.18	32.17	31	5.75	32.51	25
Over 1 year to 5 years .....	24.51	28.69	47	26.66	27.94	52	25.91	27.06	52	30	30.45	53	26.34	31.16	41
Over 5 years .....	56.27	30.03	78	51.31	31.18	76	56.06	29.56	78	55.58	28.09	79	63.17	28.71	82
Gross negative fair value (absolute value) .....	0.85	1.21	40	0.92	1.98	32	0.76	1.55	38	0.63	0.83	47	1.19	0.72	84
Gross positive fair value .....	1.62	1.70	45	2.80	2.69	55	2.26	2.23	54	1.43	1.19	63	1.11	0.85	75
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	46	0.02	0.11	32	0.02	0.07	38	0.01	0.06	46	0.02	0.06	61
Gross positive fair value (X) .....	0.04	0.07	51	0.06	0.13	42	0.05	0.09	47	0.03	0.07	47	0.02	0.06	56
Held for trading (X) .....	0.03	0.05	57	0.06	0.10	54	0.05	0.07	57	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	57	0.01	0.02	47	0.01	0.02	51	0.03	0.01	85	0.02	0.01	86
Current credit exposure (X) .....	0.03	0.05	52	0.06	0.09	49	0.05	0.06	53	0.02	0.05	48	0.02	0.04	64
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0.01	0	98	0.06	0	96	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.44	0.61	54	0.75	1.16	51	0.62	0.85	52	0.33	0.73	50	0.24	0.53	65

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	137,010	62,089	62,089	61,203	58,914
Gross losses .....	6,833	10,807	32,394	18,017	13,158
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	7,138	2,693	14,079	5,801	7,045
Net losses .....	-305	8,114	18,315	12,216	6,113
Provision for loan and lease losses .....	-10,449	21,050	75,204	13,102	8,402
Adjustments .....	0	6,880	18,032	0	0
Ending balance .....	126,866	81,905	137,010	62,089	61,203
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Analysis Ratios</b>																
Provision for loan and lease losses / Average assets .....	-0.23	-0.11	29	0.65	0.87	37	0.49	0.51	51	0.10	0.15	46	0.07	0.14	29	
Provision for loan and lease losses / Average loans and leases .....	-0.36	-0.20	31	0.95	1.41	38	0.71	0.82	47	0.15	0.24	41	0.10	0.24	26	
Provision for loan and lease losses / Net loan and lease losses .....	3,425.90	-168.35	96	259.43	730.69	22	410.61	487.86	61	107.25	130.58	45	137.44	134.68	66	
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.09	1.49	23	0.92	1.32	20	1.20	1.58	29	0.70	0.83	38	0.73	0.90	33	
Allowance for loan and lease losses / Total loans and leases .....	1.07	1.47	24	0.91	1.30	20	1.19	1.55	30	0.70	0.81	40	0.73	0.89	34	
Allowance for loan and lease losses / Net loans and leases losses (X) .....	18.09			2.52	10.10	15	7.48	11.58	52	5.08	8.03	52	10.01	7.54	76	
Allowance for loan and lease losses / Nonaccrual assets .....	226.95	291.29	45	226.21	310.68	47	222.42	299.17	46	175.68	218.72	57	257.40	214.03	71	
ALLL / 90+ days past due + nonaccrual loans and leases .....	226.95	246.27	56	226.21	221.69	59	222.42	244.34	52	169.95	151.73	68	243.55	160.51	78	
Gross loan and lease losses / Average loans and leases .....	0.24	0.24	61	0.49	0.34	75	0.31	0.34	57	0.21	0.28	47	0.16	0.30	35	
Recoveries / Average loans and leases .....	0.25	0.08	91	0.12	0.07	79	0.13	0.07	87	0.07	0.08	51	0.09	0.09	53	
Net losses / Average loans and leases .....	-0.01	0.16	8	0.37	0.27	72	0.17	0.27	46	0.14	0.21	46	0.07	0.22	31	
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39	
Recoveries / Prior year-end losses .....	22.03	7.39	93	14.95	8.09	83	78.14	33.98	91	44.09	36.22	75	57.73	41.30	79	
Earnings coverage of net loan and lease losses (X) .....	-273.47	25.70	4	7.61	17.23	41	15.54	22.91	58	20.61	24.40	61	36.70	21.75	79	
<b>Net Loan and Lease Losses By Type</b>																
Real estate loans .....	0.04	0.03	69	-0.06	0.01	5	0.01	0.04	30	0.01	0.01	55	0.04	0.02	71	
Real estate loans secured by 1-4 family .....	-0.01	-0.01	38	-0.09	0.01	5	-0.07	0.01	5	0.02	0.01	60	0.02	0.01	58	
Revolving .....	-0.03	-0.03	33	-0.05	0	25	-0.08	0.01	14	0.07	0.02	73	0.11	0.03	75	
Closed-end .....	0	-0.01	49	-0.11	0.01	5	-0.06	0	6	-0.01	0	30	-0.03	0.01	15	
Commercial real estate loans .....	0.06	0.05	72	-0.04	0.01	8	0.04	0.07	52	0.01	0.01	62	0.04	0.01	74	
Construction and land development .....	-0.01	0	26	-0.05	-0.01	17	-0.03	0	21	-0.07	-0.01	15	-0.04	-0.03	28	
1-4 family .....	-0.02	0	6	0	0	11	-0.01	0	16	0.01	0	94	-0.01	-0.01	20	
Other .....	0.01	0	84	-0.05	-0.01	14	-0.02	0	17	-0.08	-0.01	8	-0.03	-0.02	26	
Multifamily .....	0	0	54	0	0	61	0	0	58	0	0	56	0	0	58	
Nonfarm nonresidential .....	0.09	0.07	76	-0.04	0.02	6	0.06	0.11	52	0.04	0.02	72	0.06	0.02	80	
Owner-occupied .....	0.09	0.01	93	-0.02	0.01	3	0.02	0.02	68	0.02	0.01	79	0.02	0.01	74	
Other .....	0	0.06	57	-0.02	0.01	10	0.04	0.08	58	0.03	0.01	80	0.05	0.01	85	
Real estate loans secured by farmland .....	-0.57	0	0	0.04	0.01	90	0.06	0.02	83	-0.07	0.01	5	0.73	0	97	
Commercial and industrial loans .....	-0.15	0.20	4	1.64	0.48	88	0.47	0.47	59	0.47	0.37	71	0.07	0.31	17	
Loans to individuals .....	0.58	1.06	41	1.31	1.43	54	0.96	1.13	57	1.54	1.17	69	0.69	1.16	44	
Credit card loans .....				2.41			3.52			2.92			3.11			2.92
Agricultural loans .....	0	0.02	50	12.22	0.11	96	2.71	0.19	95	2.45	0.08	97	1.47	0.15	95	
Loans to foreign governments and institutions .....				0			0			0			0			0
Other loans and leases .....	0.29	0.09	86	1.21	0.15	95	1.36	0.15	94	0.69	0.15	90	0.37	0.14	83	

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....	10,278		29,679		20,370		19,763		24,772						
90+ days past due loans and leases .....	0		0		1		1,192		1,353						
Nonaccrual loans and leases.....	55,900		36,208		61,600		35,342		23,777						
Total past due and nonaccrual loans and leases.....	66,178		65,887		81,971		56,297		49,902						
Restructured 30–89 days past due .....	767		334		886		269		1,399						
Restructured 90+ days past due .....	0		0		0		0		310						
Restructured nonaccrual .....	17,272		8,365		20,587		8,247		7,093						
Total restructured loans and leases .....	18,039		8,699		21,473		8,516		8,802						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance .....	41,281		44,972		40,159		45,718		43,637						
Other real estate owned.....	595		475		647		475		1,305						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.09	0.33	14	0.33	0.52	30	0.18	0.39	24	0.22	0.43	26	0.29	0.44	35
90+ days past due loans and leases .....	0	0.11	8	0	0.12	10	0	0.12	18	0.01	0.15	29	0.02	0.17	32
Nonaccrual loans and leases.....	0.47	0.65	40	0.40	0.57	32	0.54	0.66	44	0.40	0.51	39	0.28	0.54	21
90+ days past due and nonaccrual loans and leases.....	0.47	0.82	32	0.40	0.75	21	0.54	0.85	34	0.41	0.71	26	0.30	0.75	13
30–89 days past due restructured.....	0.01	0.01	69	0	0.01	45	0.01	0.01	61	0	0.01	42	0.02	0.02	68
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	68
Nonaccrual restructured.....	0.15	0.13	61	0.09	0.14	45	0.18	0.13	68	0.09	0.14	46	0.08	0.16	36
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.09	0.33	14	0.33	0.52	30	0.18	0.40	24	0.22	0.43	26	0.29	0.44	35
90+ days past due assets .....	0	0.11	8	0	0.12	9	0	0.12	17	0.01	0.15	26	0.02	0.18	31
Nonaccrual assets .....	0.47	0.66	40	0.40	0.58	31	0.54	0.67	43	0.40	0.53	39	0.28	0.57	20
30+ days past due and nonaccrual assets .....	0.56	1.18	23	0.73	1.32	18	0.71	1.29	28	0.63	1.19	22	0.59	1.26	13
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.30	0.50	32	0.28	0.48	25	0.35	0.52	34	0.28	0.44	33	0.20	0.48	15
90+ days past due and nonaccrual assets + other real estate owned .....	0.30	0.53	31	0.28	0.51	22	0.35	0.55	34	0.29	0.48	30	0.21	0.52	15
<b>Restructured and Nonaccrual Loans and Leases</b>															
<b>+ OREO as Percent of:</b>															
Total assets .....	0.53	0.58	49	0.63	0.57	59	0.58	0.60	52	0.63	0.53	62	0.56	0.60	46
Allowance for loan and lease losses .....	77.67	69.27	66	100.10	74.58	79	75.39	66.66	69	131.75	115.41	69	115.07	118.28	53
Equity capital + allowance for loan and lease losses .....	4.57	5.03	52	4.76	4.68	53	4.82	4.97	53	4.82	4.28	58	4.64	4.79	52
Tier 1 capital + allowance for loan and lease losses .....	5.54	5.96	51	5.90	5.89	54	5.94	6.05	54	6.01	5.65	61	5.71	6.16	49
Loans and leases + other real estate owned .....	0.83	0.97	47	0.91	0.91	54	0.90	0.97	50	0.92	0.85	57	0.84	0.96	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.09	0.31	18	0.31	0.48	29	0.19	0.39	29	0.20	0.38	26	0.21	0.42	25
	90+ days past due .....		0	0.13	15	0	0.12	16	0	0.16	28	0.01	0.16	43	0.01	0.22	37
	Nonaccrual.....		0.49	0.76	36	0.44	0.54	45	0.52	0.76	37	0.44	0.46	52	0.30	0.57	30
Commercial and industrial	30–89 days past due .....		0.07	0.22	28	0.32	0.36	56	0.13	0.23	46	0.26	0.31	52	0.54	0.30	81
	90+ days past due .....		0	0.02	15	0	0.03	17	0	0.03	16	0.01	0.05	47	0.01	0.05	50
	Nonaccrual.....		0.45	0.69	42	0.26	0.90	16	0.60	0.75	44	0.27	0.83	23	0.21	0.76	17
Individuals	30–89 days past due .....		0.15	0.53	22	1	0.84	61	0.32	0.83	23	0.62	0.83	38	0.47	0.84	28
	90+ days past due .....		0	0.11	20	0	0.15	19	0	0.14	19	0.01	0.17	40	0.05	0.16	50
	Nonaccrual.....		0.11	0.22	47	0.18	0.19	58	0.16	0.28	50	0.13	0.17	53	0.25	0.23	61
Depository institution loans	30–89 days past due .....			0.01			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.17	31	0	0.35	28	0	0.17	28	0.06	0.24	57	0	0.17	27
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.39	0.44	71	1.61	0.76	81	0.34	0.49	65	2.50	0.67	87	0.69	0.75	65
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.13	0.13	67	0.87	0.26	84	0.81	0.18	89	0.52	0.20	80	0.34	0.17	78
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.61	0.15	88	0.38	0.13	86	0.33	0.15	79	0.50	0.13	88	0.64	0.14	88

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.19	0.47	24	0.47	0.73	33	0.42	0.65	38	0.38	0.67	28	0.44	0.71	33
	90+ days past due .....	0	0.28	18	0	0.24	17	0	0.33	32	0.01	0.31	39	0.04	0.46	39
	Nonaccrual .....	0.77	0.88	53	0.84	0.79	60	0.83	0.89	57	0.74	0.73	58	0.56	0.86	40
Revolving	30–89 days past due .....	0.27	0.31	46	0.52	0.50	52	0.31	0.48	39	0.29	0.45	32	0.36	0.50	36
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	61	0	0.05	50	0	0.05	25
	Nonaccrual .....	0.25	1.31	21	0.44	1.07	32	0.35	1.13	24	0.51	1	40	0.34	1.17	25
Closed-end	30–89 days past due .....	0.16	0.48	23	0.44	0.76	33	0.47	0.65	46	0.43	0.70	35	0.47	0.75	39
	90+ days past due .....	0	0.31	20	0	0.27	19	0	0.38	17	0.02	0.35	43	0.06	0.53	46
Junior lien	Nonaccrual .....	0.97	0.85	65	1.03	0.77	72	1.03	0.87	67	0.85	0.70	67	0.68	0.84	46
	30–89 days past due .....	0.01	0.01	41	0.04	0.02	76	0.02	0.02	64	0.01	0.02	39	0.02	0.03	52
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	62	0	0	51
	Nonaccrual .....	0.02	0.05	32	0.01	0.05	25	0	0.04	21	0.01	0.04	32	0.01	0.06	28
Commercial real estate	30–89 days past due .....	0.05	0.22	23	0.24	0.28	52	0.09	0.26	38	0.12	0.18	43	0.10	0.17	33
	90+ days past due .....	0	0.02	24	0	0.01	23	0	0.02	23	0.01	0.03	58	0	0.03	48
	Nonaccrual .....	0.36	0.62	38	0.25	0.32	52	0.39	0.62	42	0.28	0.23	68	0.17	0.28	40
Construction and development	30–89 days past due .....	0.10	0.22	51	0.18	0.32	49	0.08	0.28	43	0.20	0.28	60	0.08	0.21	40
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0.03	0.02	79	0.01	0.02	70
	Nonaccrual .....	0.19	0.50	58	0.19	0.24	61	0.18	0.41	55	0.27	0.20	77	0.09	0.19	49
1–4 family	30–89 days past due .....	0.03	0.03	71	0.05	0.06	67	0.02	0.03	60	0.04	0.06	61	0.06	0.06	65
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	87
Other	Nonaccrual .....	0	0.02	62	0	0.03	30	0.01	0.03	62	0.08	0.02	86	0.03	0.02	71
	30–89 days past due .....	0.07	0.16	58	0.13	0.24	52	0.06	0.22	51	0.16	0.20	68	0.02	0.13	40
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0.03	0.01	83	0.01	0.02	73
	Nonaccrual .....	0.18	0.43	60	0.19	0.18	67	0.17	0.35	61	0.19	0.17	72	0.06	0.15	49
Multifamily	30–89 days past due .....	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0.05	0.10	59
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0.13	0.08	75
Nonfarm non-residential	30–89 days past due .....	0.04	0.20	26	0.28	0.27	57	0.10	0.23	45	0.10	0.14	44	0.11	0.17	38
	90+ days past due .....	0	0.02	27	0	0.02	27	0	0.02	26	0.01	0.03	52	0	0.03	48
Owner Occupied	Nonaccrual .....	0.43	0.78	40	0.28	0.37	48	0.46	0.80	41	0.30	0.28	60	0.21	0.30	43
	30–89 days past due .....	0.04	0.06	50	0.16	0.11	71	0.04	0.07	50	0.09	0.07	65	0.09	0.09	54
Other	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0.01	0.01	64	0	0.01	54
	Nonaccrual .....	0.16	0.32	33	0.26	0.20	63	0.16	0.27	36	0.28	0.16	75	0.19	0.17	63
	30–89 days past due .....	0	0.12	22	0.12	0.14	56	0.06	0.14	51	0.01	0.07	26	0.02	0.07	41
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.27	0.40	50	0.03	0.16	26	0.30	0.44	49	0.02	0.10	29	0.01	0.13	20
Farmland	30–89 days past due .....	0.38	0.13	83	0.26	0.32	59	0	0.11	30	0.22	0.23	64	0.74	0.25	84
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.89	1.14	60	1.55	1.10	69	0.82	1.13	59	1.27	0.84	71	0.44	1.23	55
Credit card	30–89 days past due .....		0.75			1.31			0.95			1.19			1.22	
	90+ days past due .....		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual .....		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,737,845	1,567,538	1,736,528	1,587,146	1,589,561										
Retained earnings .....	211,038	61,254	158,716	40,152	-90,419										
Accumulated other comprehensive income (AOCI) .....	4,633	18,868	37,710	8,394	-41,589										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,953,516	1,647,660	1,932,954	1,635,692	1,457,553										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	393,033	345,724	388,494	352,150	350,787										
Accumulated other comprehensive income-related adjustments .....	4,633	18,869	37,710	8,394	-41,589										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,555,850	1,283,067	1,506,750	1,275,148	1,148,355										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,555,850	1,283,067	1,506,750	1,275,148	1,148,355										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	96,422	24,250	96,422	24,250	24,250										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	96,422	24,250	96,422	24,250	24,250										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	96,422	24,250	96,422	24,250	24,250										
<b>Tier 1 Capital</b> .....	1,652,272	1,307,317	1,603,172	1,299,398	1,172,605										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	111,357	111,625										
Non-qualifying capital instruments .....	135,000	111,353	148,443	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	93,101	72,327	102,753	65,547	64,613										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	228,101	183,680	251,196	176,904	176,238										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	228,101	183,680	251,196	176,904	176,238										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,880,373	1,490,997	1,854,368	1,476,302	1,348,843										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	17,998,324	12,916,246	17,665,347	12,920,713	12,558,773										
Less: Deductions from common equity tier 1 capital .....	393,033	345,724	388,494	352,150	350,787										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	17,605,291	12,570,522	17,276,853	12,568,563	12,207,986										
Total risk-weighted assets .....	12,603,233	9,983,843	12,240,440	9,834,051	9,441,622										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	12.34	12.54	53	12.85	11.59	77	12.31	12.35	55	12.97	12.11	75	12.16	12.09	61
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	13.11	13.31	55	13.09	12.25	72	13.10	13.08	57	13.21	12.78	66	12.42	12.85	52
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.92	15.37	50	14.93	14.01	77	15.15	15.23	55	15.01	14.36	69	14.29	14.45	62
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.39	9.15	58	10.40	9.43	76	9.28	9.13	55	10.34	9.76	66	9.61	9.71	47
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

## Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	3,288	3,089	3,196	2,817	1,060	6.44	
Total property and casualty assets .....	3,288	3,089	3,196	2,817	1,060	6.44	
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
Total insurance underwriting equity .....	3,189	2,097	2,819	1,739	787	52.07	
Total property and casualty equity .....	3,189	2,097	2,819	1,739	787	52.07	
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	370	358	1,079	946	588	3.35	
Total property and casualty .....	370	358	1,079	946	588	3.35	
Total life and health .....	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C) .....	398	306	380	286	273	30.07	
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	1,098	416	2,776	1,592	1,334	163.94	27350.00
Other insurance activities income .....	533	15	1,094	116	270	3453.33	13225.00
Insurance and reinsurance underwriting income .....	565	401	1,682	1,476	1,064	40.90	
Premiums .....	565	401	1,682	1,476	1,064	40.90	
Credit related insurance underwriting .....	565	401	1,682	1,476	1,064	40.90	
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	194	199	1,100	530	476	-2.51	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0			
Life insurance assets .....	202,817	200,778	201,968	202,664	192,616	1.02	91.69

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.02	0	91	0.02	0.01	87	0.02	0	89	0.02	0.01	85	0.01	0.01	78
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	100	54.39	76	100	56.62	75	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	0	45.61	23	0	43.38	24	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets .....		12.21			10.89			11.24			7.26			8.53	
Insurance activities revenue / Adjusted operating income .....	0.62	0.38	77	0.28	0.40	69	0.42	0.41	72	0.28	0.47	68	0.25	0.47	64
Premium income / Insurance activities revenue .....	51.46	2.23	93	96.39	2.84	97	60.59	2.84	94	92.71	7.32	92	79.76	4.86	94
Credit related premium income / Total premium income .....	100	33.33	81	100	45.10	76	100	38.23	81	100	34.91	83	100	44.54	78
Other premium income / Total premium income .....	0	66.67	18	0	54.90	23	0	61.77	18	0	65.09	16	0	55.46	21
Insurance underwriting net income / Consolidated net income .....	0.50	0.02	94	1.12	0.05	93	0.66	0.03	93	0.51	0.08	89	0.35	0.08	89
Insurance net income (P/C) / Equity (P/C) .....	46.41	22.15	77	68.29	9.66	90	38.28	15.59	84	54.40	19.86	85	74.71	15.64	95
Insurance net income (L/H) / Equity (L/H) .....		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums .....	34.34	1,367.96	31	49.63	1,046.57	21	65.40	447.82	50	35.91	233.61	33	44.74	160.49	23
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	11.40	11	49	14.45	11.59	62	11.61	11.03	49	14.89	11.51	65	15.61	10.22	70
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	15,000	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	15,000	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69			0.99			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans .....		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-6.17			12.26			-2.40			22.48			7.24	
Total selected assets.....		-2.56			7.32			2.04			12.40			3.24	
Deposits .....		2.95			13.75			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.02	0.01	0.02	0.01	0.01
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	91,928	155,449	163,513	14,990	171,917	-40.86	3285.93
Dividends .....	89,000	150,000	150,000	0	161,500	-40.67	
Interest .....	135	48	493	269	160	181.25	350.00
Management and service fees .....	2,793	5,401	13,020	14,721	10,257	-48.29	4.02
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	3	7	20	4,687	895	-57.14	
Dividends .....	3	7	20	4,687	895	-57.14	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	91,931	155,456	163,533	19,677	172,812	-40.86	3286.04
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	352	61	294	99	22	477.05	
Total operating income .....	92,283	155,517	163,827	19,776	172,834	-40.66	3299.01
<b>Operating Expenses</b>							
Personnel expenses .....	4,045	5,922	13,084	14,754	11,151	-31.70	26.56
Interest expense .....	3,746	2,578	13,135	10,279	10,050	45.31	40.30
Other expenses .....	1,105	1,753	3,332	4,420	5,246	-36.97	104.25
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	8,896	10,253	29,551	29,453	26,447	-13.24	38.85
Income (loss) before taxes .....	83,678	144,630	133,990	-9,697	146,417	-42.14	
Applicable income taxes (credit) .....	-3,247	-132	-2,681	-8,711	-1,640		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	86,925	144,762	136,671	-986	148,057	-39.95	
Equity in undistributed income of subsidiaries .....	-13,219	-112,877	27,419	186,708	18,054		
Bank subsidiaries .....	-13,219	-112,877	27,419	190,505	18,025		
Nonbank subsidiaries .....	0	0	0	-3,797	29		-100.00
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	73,706	31,885	164,090	185,722	166,111	131.16	230.59
<b>Memoranda</b>							
Bank net income .....	75,781	37,123	177,419	190,505	179,525	104.13	200.29
Nonbank net income .....	3	7	20	890	924	-57.14	-98.88
Subsidiary holding companies' net income .....	0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,007,599	84.78	1,717,085	91.02	2,032,433	86.35	1,814,414	1,522,402	16.92	81.86
Common and preferred stock .....		1,978,293	83.55	1,708,370	90.56	2,028,965	86.21	1,814,414	1,522,402	15.80	79.21
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		29,306	1.24	8,715	0.46	3,468	0.15	0	0	236.27	
Investment in nonbank subsidiaries .....		620	0.03	752	0.04	752	0.03	752	4,549	-17.55	-76.40
Common and preferred stock .....		620	0.03	752	0.04	752	0.03	752	4,549	-17.55	-76.40
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		8,292	0.35	5,030	0.27	8,052	0.34	5,515	2,590	64.85	637.07
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		325,369	13.74	139,744	7.41	288,012	12.24	29,548	145,669	132.83	355.54
Cash and due from unrelated depository institution .....		728	0.03	1,715	0.09	1,231	0.05	2,947	0	-57.55	
Premises, furnishings, fixtures and equipment .....		797	0.03	870	0.05	815	0.03	888	987	-8.39	1671.11
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		24,480	1.03	21,262	1.13	22,326	0.95	21,444	18,311	15.13	-22.21
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,367,885	100.00	1,886,458	100.00	2,353,621	100.00	1,875,508	1,694,508	25.52	95.59
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		49,888	2.11	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		133,616	5.64	84,555	4.48	183,441	7.79	84,517	84,372	58.02	-15.61
Subordinated notes and debentures .....		99,176	4.19	110,275	5.85	110,411	4.69	110,194	110,121	-10.06	
Other liabilities .....		40,210	1.70	32,997	1.75	34,018	1.45	27,153	24,762	21.86	210.72
Balance due to subsidiaries and related institutions .....		13,911	0.59	18,019	0.96	18,222	0.77	17,953	17,700	-22.80	147.53
Total liabilities .....		336,801	14.22	245,846	13.03	346,092	14.70	239,817	236,955	37.00	90.39
Equity Capital .....		2,031,084	85.78	1,640,612	86.97	2,007,529	85.30	1,635,691	1,457,553	23.80	96.48
Perpetual preferred stock (income surplus) .....		96,422	4.07	0	0	96,422	4.10	0	0	0	
Common stock .....		86,777	3.66	78,284	4.15	86,675	3.68	79,014	89,978	10.85	10.91
Common surplus .....		1,651,067	69.73	1,489,254	78.94	1,649,853	70.10	1,508,131	1,499,583	10.87	28.30
Retained earnings .....		192,185	8.12	54,206	2.87	136,869	5.82	40,152	-90,419	254.55	
Accumulated other comprehensive income .....		4,633	0.20	18,868	1	37,710	1.60	8,394	-41,589	-75.45	
Other equity capital components .....		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital .....		2,367,885	100.00	1,886,458	100.00	2,353,621	100.00	1,875,508	1,694,508	25.52	95.59
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		13,911	0.59	18,019	0.96	18,222	0.77	17,953	17,700	-22.80	147.53
Notes payable to subsidiaries that issued TPS .....		13,291	0.56	17,267	0.92	17,470	0.74	17,201	16,948	-23.03	143.87
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	14.56	12.54	69	7.72	3.93	75	9.01	7.29	68	11.94	9.68	73	12.04	10.40	69
Bank net income / Average equity investment in banks .....	15.13	12.55	74	8.43	4.73	74	9.56	7.45	71	11.33	10.51	65	11.91	11.19	62
Nonbank net income / Average equity investment in nonbanks .....	1.75	12.53	28	3.72	5.73	56	2.66	9.75	37	26.96	7.89	90	20.80	7.10	86
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	102.82	95.97	63	116.43	95.67	75	108.12	88.16	72	102.58	82.22	50	108.08	82.56	82
Nonbank net income / Parent net income .....	0	2.83	30	0.02	5.47	35	0.01	3.59	28	0.48	5.93	44	0.56	3.78	48
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	16.58	17.74	64	14.99	19.50	59	17.24	20.06	65	14.66	20.43	60	16.26	20.88	61
Total debt / Equity capital .....	13.92	11.90	70	11.88	13.54	66	14.64	14.41	66	11.90	14.31	65	13.34	14.69	63
Total debt + notes payable to subs that issued TPS / Equity capital .....	14.57	14.30	63	12.93	15.86	62	15.51	16.67	64	12.96	16.36	61	14.51	17.10	62
Total debt + Loans guaranteed for affiliate / Equity capital .....	13.92	12.02	69	11.88	13.93	65	14.64	14.68	66	11.90	14.56	64	13.34	15.14	62
Total debt / Equity capital – excess over fair value .....	13.92	12	70	11.88	13.68	66	14.64	14.52	66	11.90	14.51	65	13.34	14.81	63
Long-term debt / Equity capital .....	11.46	11.33	61	11.88	12.46	66	14.64	13.56	67	11.90	13.04	65	13.34	13.37	67
Short-term debt / Equity capital .....	2.46	0.52	85	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	88.95	35.48	92	91.53	27.67	95	89.88	34.67	94	83.13	28.44	93	72.79	28.63	87
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	97.43	102.85	20	104.18	103.91	53	101.11	102.81	41	110.97	103.22	84	104.76	103.10	62
Total investment in subs / Equity capital.....	98.87	108.21	18	104.71	111.18	43	101.28	110.16	30	110.97	111.07	71	104.76	112.48	46
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.18	0.22	21	0.54	1.22	49	0.14	0.47	41	0.97	0.36	78	0.42	0.35	58
Equity investment in subs – equity cap / Net income-div (X).....		0.74		0.97	2.81	25	0.22	1.82	10	1.37	1.22	63	0.58	1.22	31
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	355.70	111.20	96	644.13	154.20	97	186.81	136.59	79	45.12	177.68	5	247.16	162.34	84
Cash from ops + noncash items + op expense / Op expense + dividend .....	304.81	98.58	93	641.28	176.81	95	217.27	147.24	81	56.15	190.27	8	281.10	174.91	85
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	191.17	85.35	84	551.19	90.08	96	387.74	134.08	96	-25.36	116.34	4	266.55	103.19	95
Pretax operating income + interest expense / Interest expense .....	2,333.80	1,142.88	80	5,710.16	2,355.68	88	1,120.10	2,016.32	54	5.66	1,968.54	4	1,556.89	2,898.75	60
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,171.75	1,357.31	79	5,134.11	1,688.78	88	1,056.12	1,539.23	58	16.46	1,632.83	2	1,329.36	1,369.37	62
Dividends + interest from subsidiaries / Interest expense + dividends .....	402.68	117.86	94	889	186.57	95	195.53	150.43	75	7.64	210.80	1	286.80	188.90	81
Fees + other income from subsidiaries / Salary + other expenses.....	54.23	13.36	83	70.37	14.22	89	79.31	13.95	92	76.78	16.52	90	62.55	16.08	86
Net income / Current part of long-term debt + preferred dividends (X).....	42.88	33.13	75		20.55		46.44	35.64	82		57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	11.03	3.97	87	3.61	2.60	69	9.33	3.85	82	-1.94	2.64	12	7.64	2.61	79
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total .....		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	21.16	74.87	14	9.88	61.08	9	46.71	81.10	26		57.84		31.49	57.26	24
Dividends declared / Net income .....	24.95	23.13	50	44.85	81.32	33	38.91	42.29	47	29.40	33.08	43	28.07	27.33	43
Net income – dividends / Average equity.....	10.93	9.52	68	4.26	0.55	79	5.51	4.14	67	8.43	6.46	77	8.66	7.33	69
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	483.96	101.14	94	1,048.88	182.33	94	234.95	132.17	80	0	178.13	9	346.36	157.73	86
Dividends from nonbank subsidiaries .....	0.02	3.28	62	0.05	2.35	64	0.03	3.41	49	8.58	7.53	77	1.92	7.13	70
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	483.97	128.99	93	1,048.93	229.19	94	234.98	174.85	75	8.58	260.40	5	348.28	215.26	82
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	117.44	30.63	95	404.06	123.04	91	84.55	60.28	73	0	66.55	4	89.96	60.71	82
Interest income from bank subsidiaries.....	0.18	0.12	78	0.13	0.70	62	0.28	0.36	68	0.14	0.54	64	0.09	0.52	61
Management and service fees from bank subsidiaries .....	3.69	1.08	82	14.55	2.97	87	7.34	1.47	86	7.73	1.55	85	5.71	1.88	81
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	121.31	33.49	95	418.74	148.03	90	92.16	62.88	74	7.87	69.36	9	95.76	63.43	80
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	47.24	78	100	39.62	81	100	56.39	72	526.63	82.95	91	96.86	51.40	74
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	69.48	74	100	76.32	68	100	79.84	64	526.63	150.41	87	96.86	99.33	54
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.44	58.57	61	96.45	62.43	53	91.56	69.76	46	0	67.32	10	93.44	65.18	55
Interest income from bank subsidiaries.....	0.15	0.72	65	0.03	2.52	49	0.30	0.63	69	1.36	0.80	77	0.09	0.92	57
Management and service fees from bank subsidiaries .....	3.03	4.11	79	3.47	1.69	82	7.95	1.87	85	74.44	1.81	99	5.93	2.01	82
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.62	71.70	69	99.96	76.26	72	99.81	82.20	77	75.80	78.80	27	99.47	74.20	68
Dividends from nonbank subsidiaries .....	0	5.32	58	0	2.51	63	0.01	1.95	48	23.70	2.65	92	0.52	2.57	65
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	40	0	9.13	39	0.01	4.70	34	23.70	7.29	84	0.52	7.64	52
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	27.88	142.34	36		447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	4.92	29.59	37	9.25	30.31	42	6.20	27.08	38	9.22	28.33	46	9.10	26.53	46